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When a
Relative
Requires
Long-Term
Care



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Senior Fact Sheet

Aging and Long-Term Care Resources

The resources below will help put you in touch with information about state and area agencies, tribal organizations and private organizations serving the elderly in your community.

- **Area Agency on Aging**
1-800-510-2020
Information and access to your community’s comprehensive network of community-based long-term care services.
- **HICAP – Health Insurance Counseling and Advocacy Program**
1-800-434-0222
Provides assistance on questions related to Medicare, Medicare HMOs, Medicare supplements and long-term care insurance.
- **Medicare Office**
1-800-633-4227
- **California Department of Aging**
1-916-322-5290
1600 K Street
Sacramento, CA 95814
- **California Commission on Aging**
1-916-322-5630
California Senior Legislature
Triple-A Council of California
1020 9th Street, Room 260
Sacramento, CA 95814
- **AARP State Office**
1-916-446-AARP/2277
980 9th Street, Suite 700
Sacramento, CA 95814
- **Senior Legal Hotline**
www.seniorlegalhotline.org

Other important numbers:

- **Area Agency on Aging**
San Mateo County (650) 573-2700
San Francisco County (415) 864-6051
- **Adult Protective Services**
San Mateo County (800) 675-8437
San Francisco County (415) 557-5230
- **In-Home Support Services**
San Mateo County (650) 573-2700
San Francisco County (415) 981-4477
- **RSVP**
San Mateo County (650) 696-4195
San Francisco County (415) 731-3335
- **Websites**
www.medicare.gov
www.nih.gov
www.aging.state.ca.us

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Answers to Common Questions About In-Home Supportive Services

When a spouse, parent, or loved one needs long-term care, it's important to consider all the options. Government and other programs are available to provide services which can delay or prevent the need for nursing home care.

In-Home Supportive Services

In-Home Supportive Services, a government program, will pay for in-home care for those who qualify. Non-profit foundations may provide services based on a person's ability to pay. These services can provide the assistance you need to allow an elderly chronically ill or disabled person to live at home. Services can include home health-care aides; home-delivered meals or meals in group settings; purchasing or renting wheelchairs, walkers, hospital beds or other devices; and obtaining temporary help to relieve caretakers.

Day Health Services

Adult Day Health Care (ADHC) is a licensed Medi-Cal certified health facility that cares for older adults in a safe, home-like day setting. This program provides specialized care to individuals with Alzheimer's disease or related dementia, post-stroke complications, neurological diseases, depression, head or spinal cord injury, developmental disabilities, and mental illnesses. Services and activities are offered based on a thorough assessment and plan of care. On average, participants attend three days a week, between four and eight hours a day.

Non-Medi-Cal beneficiaries can participate for a fee, and many centers have sliding fee scales. Medi-Cal will pay for ADHC for those who qualify and pre-approval can be obtained at a Medi-Cal field office.

Assisted Living

Assisted living care is an alternative for individuals who can privately pay. Some Residential Care Facilities for the Elderly (RCFE) and smaller board-and-care homes accept SSI/SSP for payment. This care may include assistance with activities of daily living (ADL), intermittent health care services, and supervision in a home-like residential setting. It is intended that individuals will be able to live in either a Residential Care Facility for the Elderly (RCFE) or a congregate affordable senior housing apartment and utilize the Medi-Cal assisted living program. Some RCFEs and smaller board-and-care homes accept SSI/SSP for payment.

Assisted Living Update: In 2000 the Governor signed a bill (Ch. 557, Statutes of 2000) to create a Medi-Cal assisted living program to pay for residential care for persons who qualify for Medi-Cal and are eligible for placement in a skilled nursing facility. This program is currently being developed by the Department of Health Services, in consultation with other departments.

For more information, to search for a facility, file a complaint, or check the status of the Medi-Cal assisted living program, contact the Department of Social Services, Community Care Licensing. Either call 1-916-657-2346, or go to their Web site at ccl.dss.cahwnet.gov.

Nursing Home Care

Skilled nursing and intermediate care facilities offer around-the-clock care in an institutional setting. This is more expensive, although the government may cover the costs for eligible low-income persons. In addition, some people are protected by their own long-term care insurance.

If a nursing home is the best choice, ideally you and your family should visit several of them, talk to residents and their families, and compare the costs of care. Planning ahead helps ease stress. Many people find they must choose a nursing home quickly during a crisis.

Licensing: It's important to make sure the nursing home is licensed and has no recurring problems. For information about licensing and state regulations, contact the California Department of Health Services, 1-916-445-7184, or write to the department's Division of Licensing and Certification, 1800 Third Street, Sacramento, CA 95814.

Quality of Care: To learn more about the quality of a particular nursing home, call California Advocates for Nursing Home Reform (CANHR) at 1-800-474-1116 between 9 am and 4:30 pm, Mondays through Fridays. Or visit their Web site at www.canhr.org and click on "Data on Nursing Facilities."

Government Assistance for Nursing Home Costs

Nursing homes may accept state-federal Medicaid, known as Medi-Cal in California, for payment. Medi-Cal is available to California residents with low incomes and limited assets, including those eligible

for Supplemental Security Income (SSI), the public-assistance program for the aged, blind and disabled. If your relative does not qualify now for Medi-Cal, perhaps he/she will in the future when some assets have been spent.

You should know that a period of three years must elapse between the time a nursing home resident transfers assets to someone else for less than fair market value and the time that person applies for Medi-Cal nursing home coverage.

Finally, should your loved one die after receiving nursing home coverage from Medi-Cal, the government may file a claim against the estate to recover some of the costs. You can request a hearing if this recovery would cause hardship.

Who Can I Call for Assistance?

The California Department of Aging or your local Area Agency on Aging can give you the names of non-profit foundations and other agencies in your community to help with long-term care. Just dial 1-800-510-2020.

For complaints with long-term care facilities or Adult Day Health Care Centers, or to locate our local ombudsman, call the 24-hour crisis line at 1-800-231-4024.